

## 5.2 Operations & Equity

The Operations & Equity page is used to enter the applicable Operations & Equity information for the current submission. Using the hardcopy financial statements prepared by the auditor, enter the applicable data into the Operations & Equity template.

**Step 1:** Enter the data on the Operations & Equity page

Balance Sheet		Ops & Equity	Cash Flows	Net Worth	Liquidity
Line Item #	Account Description	Amount	Details		
<b>Revenues:</b>					
701*	Net Loan Administration Income	\$ <input type="text"/>	---		
702*	Gross Interest Income	\$ <input type="text"/>	---		
703	Net Marketing Gain (Loss) on Loans and MBS sold with servicing retained	\$ <input type="text"/>	---		
704	Net Marketing Gain (Loss) on Loans and MBS sold with servicing released including the Servicing Release Premium	\$ <input type="text"/>	---		
705	Net Gain (Loss) on Sales of Servicing Rights	\$ <input type="text"/>	---		
706	Net Gain (Loss) from Servicing Valuations	\$ <input type="text"/>	---		
707	Net Gain (Loss) on Sale of Securities	\$ <input type="text"/>	---		
708	Net Gain (Loss) on Sale of REO	\$ <input type="text"/>	---		
709*	Retail Origination Fees	\$ <input type="text"/>	---		
710*	Other Retail Origination Income	\$ <input type="text"/>	---		
711*	Correspondent and Broker Fee Income	\$ <input type="text"/>	---		
712	FAS 133 Income (Loss)	\$ <input type="text"/>	---		
713	Other Income (Loss) related to	\$ <input type="text" value="0"/>	<a href="#">Details</a>		

**Partial Template Shown**



**Note 1:** Click the **Line Item Definitions** link for a detailed account explanation of each line item. Enter the line item number for which you would like to retrieve a definition and click the Search button.

**Note 2:** Do not use commas or decimals when entering values on the Operations & Equity page. The system will automatically format the commas upon clicking the Save pushbutton or clicking any tab or link. The system also rounds decimals to the nearest dollar upon clicking the Save pushbutton or clicking any tab or link.

**Step 2:** Once all Operations & Equity data has been entered, click on the appropriate pushbutton at the bottom of the page.

- To save the Operations & Equity page with the data that has been entered, click the Save button, and proceed to **Step 3**.
- To reset the Operations & Equity page to the data from the last time it was saved, click the Reset button, and repeat **Step 1**.

**Step 3:** The Save button saves the Operations & Equity page with the data that has been entered on the page, assuming there are no errors.

- If errors are generated, an error message will appear either as a pop-up message or on a separate page depending on the nature of the error. Both types of error messages will indicate the basis of the error so the user can correct it.
- If no errors are generated, the data will be saved and the user may proceed to step 4.

**Step 4:** The Operations & Equity page refreshes with the saved data.

**Step 5:** Click on the Cash Flows tab or the Cash Flows links at the top and bottom of the page to proceed to the Cash Flows page.

***Notes:***

- *The Cash Flows page will only display if you are not a part of a Parent or Subsidiary or if you are a part of a Parent or Subsidiary but issued financial statements independent of the consolidated entity.*
- *The Cash Flows page will not display if you are a part of a Parent or Subsidiary and **did not** issue financial statements independent of the consolidated entity.*
- *For definitions of a Parent or Subsidiary, please refer to **Section 3.0** of this manual.*